



**CERTIFICATE OF COUNSELING**

I CERTIFY that on 10/15/10, at 03:52 o'clock PM EST, RAMON RIVERA TORRES received from CredAbility, an agency approved pursuant to 11 U.S.C. § 111 to provide credit counseling in the DISTRICT OF PUERTO RICO, an individual [or group] briefing (including a briefing conducted by telephone or on the Internet) that complied with the provisions of 11 U.S.C. §§ 109(h) and 111. A debt repayment Plan was not prepared. If a debt repayment plan was prepared, a copy of the debt repayment plan is attached to this certificate. This counseling session was conducted by Internet.

Date: 10-15-2010

By /s/ALICIA GUTIERREZ

Name ALICIA GUTIERREZ

Title Counselor

\* Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. *See* 11 U.S.C. §§ 109(h) and 521(b).